

Information to identify the case:

Debtor 1	<u>William J. Wall</u>	Social Security number or ITIN	xxx-xx-4686
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-33186-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William J. Wall

8/14/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
William J. Wall
DebtorCase No. 19-33186-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 40

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db
aty
+William J. Wall, 2707 Packer Court, Bridgewater, NJ 08807-7017
+Bridle Club at Bridgewater Condominium Association, Becker & Poliakoff, 1776 on the Green, 67 East Park Place, Suite 800, Morristown, nj 07960-7125
518659930 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518618122 +Bridle Club at Bridgewater Condo Assoc, Po Box 105772, Atlanta, GA 30348-5772
518618124 +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
518618125 +ECK Apelian OR Mathews MD, 1056 Stelton Rd., Piscataway, NJ 08854-4326
518618127 +EOS CCA, PO Box 981008, Boston, MA 02298-1008
518618126 +Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
518618128 Geico Insurance, 526 Western Ave, Chevy Chase, MD 20815
518618130 +Integra Managment, 200 Valley Rd., Ste. 203, Mount Arlington, NJ 07856-1320
518618133 +New Jersey attorney General, Div. of Law, RJ Hughes Jusice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112
518631028 +New Rez LLC dba Shellpoint Mortgage, Po Box 740039, Cincinnati, OH 45274-0039
518725449 NewRez LLC dba Shellpoint Mortgage Serv, P.O. Box 10826, Greenville, SC 29603-0826
518618134 #+Omega Rms, 7505 W Tiffany Springs Parkway, Kansas City, MO 64153-1313
518618139 +RWJ Barnabas, Po Box 21401, New York, NY 10087-1401
518618138 +RWJ Barnabas, Po Box 21356, New York, NY 10087-1356
518618136 +Receivable Collection Services LLC, 170 Jericho Turnpike, Floral Park, NY 11001-2024
518618137 +Rutgers Health, Po Box 829650, Philadelphia, PA 19182-0001
518648766 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695)
518618143 Somerset Emergency Medical Assoc., c/o B&B Collections, Inc., P.O. Box 2137, Toms River, NJ 08754-2137
518618142 +Somerset Emergency medical Assoc, Po Box 6222, Parsippany, NJ 07054-7222
518618144 State of New Jersey, Department of the Treasury, Division of Revenue, P.O. Box 628, Trenton, NJ 08646-0628
518618146 +US Asset Management Inc, 1881 Commerce Drive, Ste. 110, Elk Grove Village, IL 60007-2134
518618148 +US Attorney of NJ, 970 Broad Street, 7TH FL., Newark, NJ 07102-2527
518618147 +US attorney General, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
518618145 +University Radiology, Po Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2020 01:29:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 15 2020 01:29:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518618121 E-mail/Text: bankruptcy@bbandt.com Aug 15 2020 01:28:58 BB&T, Po Box 1847, Wilson, NC 27894
518618120 E-mail/Text: bankruptcy@bbandt.com Aug 15 2020 01:28:59 Bb&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
518628561 +E-mail/Text: bankruptcy@bbandt.com Aug 15 2020 01:28:58 BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
518618123 EDI: DISCOVER.COM Aug 15 2020 04:28:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518618129 EDI: IIC9.COM Aug 15 2020 04:33:00 IC Systems, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
518618131 +EDI: IRS.COM Aug 15 2020 04:28:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518717680 E-mail/PDF: resurgentbknofications@resurgent.com Aug 15 2020 01:25:13 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518618132 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 15 2020 01:25:11 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518659642 EDI: PRA.COM Aug 15 2020 04:33:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518618135 +EDI: PRA.COM Aug 15 2020 04:33:00 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518618140 +E-mail/Text: rwjebn@rwjbh.org Aug 15 2020 01:30:30 RWj Somerset, 110 Rehill Ave, Somerville, NJ 08876-2519
518618141 +E-mail/Text: bankruptcy@savit.com Aug 15 2020 01:30:32 SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
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Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

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Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Karl Meth on behalf of Attorney Bridle Club at Bridgewater Condominium Association, Inc.
kmeth@beckerlawyers.com, info@acalabreselaw.com
Stephen M. Zullo on behalf of Debtor William J. Wall szullo@simonattorneys.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6